Exhibit B

| UNITED STATES DISTRICT COURT<br>SOUTHERN DISTRICT OF NEW YORK | -  |
|---|--|
| JEAN LIN,   | 07-CV-3218 (Judge Holwell)                           |
| Plaintiffs,   |  |
| - against —   | PLAINTIFF'S REPLY TO<br>DEFENDANT'S<br>COUNTERCLAIMS |
| METROPOLITAN LIFE INSURANCE COMPANY,                          |  |
| Defendant.  | X  |
|   | ^  |

Plaintiff, Jean Lin, by her attorneys Trief & Olk, hereby replies to the Counterclaims of the Defendant, Metropolitan Life Insurance Company:

## PARTIES, JURISDICTION, AND VENUE

1-3. Admitted.

### GENERAL ALLEGATIONS

- 1. Admits that Defendant characterizes this action as such.
- 2. Admits.
- 3. Denied, but admits that there was an application for insurance dated August 5, 2004.
  - 4. Admitted.
  - 5. Denied, but admits the response was made to the question.
  - 6. Admitted.
  - 7. Denied, but admits the response was made to the question.
  - 8. Admitted.
  - 9. Denied, but admits the response was made to the question.

- 10. Admitted.
- 11. Denied, but admits the response was made to the question.
- 12. Admitted.
- 13. Denied, but admits the response was made to the question.
- 14. Admitted.
- 15. Denied, but admits the response was made to the question.
- 16. Admitted.
- 17. Denied, but admits the response was made to the question.
- 18. Admitted.
- 19. Denied, but admits the response was made to the question.
- 20. Admitted.
- 21. Denied, but admits the response was made to the question.
- 22. Denied.
- 23. Denied.
- 24. Admitted.
- 25. Admitted.
- 26. Denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph 26.
  - 27-30. Denied.

#### COUNT ONE: RESCISSION FOR MISREPRESENTATION

- 1. Plaintiff restates the admissions and denials set forth previously.
- 2-7. Denied.

## AS AND FOR A FIRST AFFIRMATIVE DEFENSE

The Defendant's counterclaim fails to state a cause of action.

WHEREFORE, plaintiffs demand dismissal of the defendants counterclaim together with costs and fees.

Dated:

New York, New York

August 16, 2007

TRIEF & OLK

By: Eric Dinnocenzo (ED 3430)

> Attorneys for Plaintiff 150 East 58th Street

New York, New York 10155

(212)486 - 6060

# UNignedestandestedikationicationication Southern district of new york

JEAN LIN,

Plaintiff,

-against-

### METROPOLITAN LIFE INSURANCE COMPANY

Defendant

### PLAINTIFF'S REPLY TO COUNTERCLAIMS

## TRIEF & OLK **Plaintiff**

Attorney(s) for

Office and Post Office Address

150 EAST 58TH STREET 34TH FLOOR NEW YORK, NEW YORK 10155 (212) 486-6060

| Attorney(s) for Eric Dinnocenzo,   | Esa.        |
|--|-------------|
| Attorney(s) for Eric Dinnocenzo,   | Esa.        |
| Attorney Strong Control of the Contr | -50         |
| 그들은 사용하고 싶다. 경우 10년 1일 전 1일 전 1일 전 1일  |             |
|  | 4-26        |
| Service of a copy of the within is hereby admitted   |             |
| . 집 하나의 문화자 100 중에 대한 100 중에 되었다. 그는 그는 그는 그는 그는 그를 하는데 살아 되었다.  |             |
| 보고보다는 발생하다. 아는 이번 생각 그리면 얼마를 가는 하는 것이 없는 사람들은 살아내다 나를 하는 다음이다.   |             |
| Dated,   | 1.38        |
| 그 생생하는 말리는 속이 있어 있는 반큼의 경우스 열리는 게 가는 그리는 게 우리를 만든다고 하는 것도로 있다.   |             |
| Attorney(s) for  |             |
| Attorney (S) to the control of the c | ******* //: |
| 아이 그들은 이름으로 가능한 나와 다고 아무리를 하는데 하는데 아이는 아이들에 되었다. 나는 아이들을 당시되었다.  | 1           |

### Sir: Please take notice

□ NOTICE OF ENTRY

that the within is a (certified) true copy of a

duly entered in the office of the clerk of the within named court on

□ NOTICE OF SETTLEMENT

that an order settlement to the HON. of which the within is a true copy will be presented for one of the judges

of the within named Court, at on the

Dated,

Yours, etc.

TRIEF & OLK

Attorney(s) for

Office and Post Office Address 150 EAST 58TH STREET 34TH FLOOR